

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RANDY L SYLVIA
CYNTHIA A SYLVIA
Debtor(s)

Case No. 09-23162

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/25/2009.
- 2) The plan was confirmed on 08/26/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/13/2010.
- 5) The case was dismissed on 11/12/2010.
- 6) Number of months from filing to last payment: 13.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$13,249.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$15,051.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$15,051.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$820.97
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,820.97**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL	Secured	12,154.39	12,154.39	12,154.39	2,333.25	549.09
ANALGESIC HEALTHCARE	Unsecured	700.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	NA	362.10	362.10	0.00	0.00
ASSOCIATED OPHTHALMOLOGIST	Unsecured	157.50	NA	NA	0.00	0.00
BAC HOME LOAN SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
BECKET & LEE LLP	Unsecured	410.38	512.78	512.78	0.00	0.00
CHASE AUTOMOTIVE FINANCE COR	Secured	0.00	0.00	0.00	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	NA	25.00	25.00	0.00	0.00
COLLECTION PROFESSIONALS INC	Unsecured	1,448.48	1,438.24	1,438.24	0.00	0.00
COMCAST	Unsecured	606.08	NA	NA	0.00	0.00
CST INC	Unsecured	150.00	NA	NA	0.00	0.00
ENT SURGICAL CONSULTANTS	Unsecured	186.00	NA	NA	0.00	0.00
FISCHER MANGOLD	Unsecured	82.99	NA	NA	0.00	0.00
FLAGSTAR BANK FSB	Secured	1,654.68	1,654.68	1,654.68	793.98	0.00
FLAGSTAR BANK FSB	Secured	0.00	0.00	0.00	0.00	0.00
GM CARD	Unsecured	464.55	NA	NA	0.00	0.00
GMAC PAYMENT CENTER	Secured	32,245.08	32,245.08	32,245.08	6,229.85	1,323.86
INTERNAL REVENUE SERVICE	Priority	1,327.83	1,918.22	1,918.22	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	119.65	119.65	0.00	0.00
JC PENNEY	Unsecured	314.05	NA	NA	0.00	0.00
JOLIET MUNICIPAL EMPLOYEES C U	Unsecured	8,537.23	12,913.13	12,913.13	0.00	0.00
OPTIMA MEDICAL ASSOCIATES	Unsecured	251.60	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	321.67	330.01	330.01	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	795.80	778.84	778.84	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	10,968.78	10,968.78	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	628.92	628.92	0.00	0.00
PRAIRIE EMERGENCY SERVICE	Unsecured	374.00	NA	NA	0.00	0.00
PRAIRIE TRAIL CREDIT UNION	Unsecured	NA	2,201.30	2,201.30	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	554.36	554.36	554.36	0.00	0.00
PROVENA ST JOSEPH HOSPITAL	Unsecured	1,379.60	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Unsecured	392.10	308.25	308.25	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SILVER CROSS HOSPITAL	Unsecured	391.84	595.00	595.00	0.00	0.00
SILVERLEAF RESORT INC	Unsecured	1,500.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	NA	411.78	411.78	0.00	0.00
UNITED STUDENT AID FUNDS	Unsecured	5,801.28	5,894.88	5,894.88	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	671.35	671.35	671.35	0.00	0.00
VERIZON WIRELESS	Unsecured	NA	1,049.76	1,049.76	0.00	0.00
VISA	Unsecured	4,214.40	NA	NA	0.00	0.00
WORLDWIDE ASSET PURCHASING II	Unsecured	301.82	231.04	231.04	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,654.68	\$793.98	\$0.00
Debt Secured by Vehicle	\$44,399.47	\$8,563.10	\$1,872.95
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$46,054.15	\$9,357.08	\$1,872.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,918.22	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,918.22	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$39,995.17	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,820.97</u>	
Disbursements to Creditors	<u>\$11,230.03</u>	
TOTAL DISBURSEMENTS :		<u>\$15,051.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/13/2011

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.